INTERNATIONAL SEARCH REPORT

International application No.

PCT/JP01/02195

A. CLASSIFICATION OF SUBJECT MATTER Int.Cl ⁷ G06F17/60, G06F19/00				
According t	to International Patent Classification (IPC) or to both n	ational classification and IPC		
B. FIELDS SEARCHED				
Minimum documentation searched (classification system followed by classification symbols) Int.Cl ⁷ G06F17/60, G06F19/00				
Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched Jitsuyo Shinan Koho 1926-1996 Jitsuyo Shinan Toroku Koho 1996-2001 Kokai Jitsuyo Shinan Koho 1971-2001 Toroku Jitsuyo Shinan Koho 1994-2001				
Electronic d	lata base consulted during the international search (nam	ne of data base and, where practicable, sea	rch terms used)	
C. DOCUMENTS CONSIDERED TO BE RELEVANT				
Category*	Citation of document, with indication, where ap		Relevant to claim No.	
A	WO, 99/09502, Al (Matsushita El 25 February, 1999 (25.02.99), Fig. 19, (1913), & AU, 86484/98, Al & EP, 9509 & CN, 1246941, A		1-15	
A	Financial Services Technology Consortium, FSML— Financial Services Markup Language, Version 1.50., 14 July 1999 (14.07.99), [Retrieved on 02 May, 2001 (02.05.01)], Retrieved from Internet <url: fsml-v1500a.pdf="" http:="" library="" ref="" www.echeck.org="">, pages 16, 17, 51; Sections 4.4.1, 6.3.1</url:>		1-15	
A	FINGAR, Peter et al., "The Busine Computing", Object Magazine, Ap [Retrieved on 12 December, 2006 Retrieved from Internet <url: "the="" bottom="" homel.gte.net="" http:="" layers="" ok="" pfingar="" provides"<="" td=""><td>pril 1997 (04.97), 0 (12.12.00)], bj mag 497.htm >,</td><td>1-15</td></url:>	pril 1997 (04.97), 0 (12.12.00)], bj mag 497.htm >,	1-15	
Further documents are listed in the continuation of Box C. See patent family annex.				
 Special categories of cited documents: "T" later document published after the international filing date or document defining the general state of the art which is not "T" later document published after the international filing date or priority date and not in conflict with the application but cited 				
considered to be of particular relevance understand the principle			erlying the invention	
"E" earlier document but published on or after the international filing date "X" document of particular relevance; the claimed invention can considered novel or cannot be considered to involve an invention of particular relevance; the claimed invention can considered novel or cannot be considered to involve an invention of particular relevance; the claimed invention can considered novel or cannot be considered to involve an invention of particular relevance; the claimed invention can considered novel or cannot be considered to involve an invention of particular relevance; the claimed invention can considered novel or cannot be considered to involve an invention of particular relevance; the claimed invention can considered novel or cannot be considered to involve an invention of particular relevance; the claimed invention can considered novel or cannot be considered to involve an invention of particular relevance; the claimed invention can considered novel or cannot be considered to involve an invention of particular relevance; the claimed invention can considered novel or cannot be considered to involve an invention of particular relevance; the claimed invention can considered novel or cannot be considered to involve an invention of particular relevance; the claimed invention can considered novel or cannot be considered to involve an invention of particular relevance.			red to involve an inventive	
cited to establish the publication date of another citation or other special reason (as specified) "Y" document of particular relevance; the claimed in considered to involve an inventive step when the			claimed invention cannot be when the document is	
"P" docume	document published prior to the international filing date but later "&" document member of the same pater		skilled in the art	
than the priority date claimed Date of the actual completion of the international search Date of mailing of the international search report				
19 June, 2001 (19.06.01) 03 July, 2001 (03.07.01)				
Name and mailing address of the ISA/ Japanese Patent Office		Authorized officer		
Facsimile No.		Telephone No.		

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Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
	WO, 97/09688, A1 (Microsoft Corporation), 13 March, 1997 (13.03.97), Figs. 3, 5 & US, 5768385, A & EP, 873615, A3, A4 & CA, 2229206, A & JP, 2000-503786, A	